#### Case 18-80458 Doc 1 Filed 03/07/18 Entered 03/07/18 12:58:16 Desc Main Document Page 1 of 49

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	-	
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

### Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself			
		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name			
	Write the name that is on your government-issued picture identification (for example, your driver's	Kameron First name	-	Anais First name
	license or passport).	J Middle name		Middle name
	Bring your picture identification to your	Alexander		Alexander
	meeting with the trustee.	Last name and Suffix (Sr., Jr., II, III)		Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years			FKA Anais Moreno
	Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-5739		xxx-xx-7742

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Debtor 1 Kameron J Alexander
Debtor 2 Anais Alexander

Case number (if known)

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs.  Business name(s)  EINs	■ I have not used any business name or EINs.  Business name(s)  EINs			
Where you live	1016 Cunningham St #1	If Debtor 2 lives at a different address:			
	Number, Street, City, State & ZIP Code Winnebago	Number, Street, City, State & ZIP Code  County			
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
	Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
Why you are choosing this district to file for bankruptcy	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408.)			
	Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names  Where you live  Why you are choosing this district to file for	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years  Include trade names and doing business as names  Business name(s)  EINs  Where you live  1016 Cunningham St. #1 Rockford, IL 61102 Number, Street, City, State & ZIP Code  Winnebago County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.  Number, P.O. Box, Street, City, State & ZIP Code  Why you are choosing this district to file for bankruptcy  Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			

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Deb	otor 2	Anais Alexander					Case number (if known)	
Par	t 2:	Tell the Court About	Your Bankru	iptcy Ca	ase			
7.	Bank	chapter of the			orief description of each, see <i>Not</i> o, go to the top of page 1 and chec		by 11 U.S.C. § 342(b) for Individuals Filin riate box.	ng for Bankruptcy
	cnoc	choosing to file under	Chapte	r 7				
			☐ Chapter 11					
			☐ Chapte	r 12				
			☐ Chapte	r 13				
8.	How	you will pay the fee	abou orde a pre	it how your. If your e-printed	ou may pay. Typically, if you are pattorney is submitting your paymaddress.	eaying the fee ent on your be	neck with the clerk's office in your local co e yourself, you may pay with cash, cashie behalf, your attorney may pay with a credi	er's check, or money it card or check with
			☐ I nee	Individuals to Pay				
			but is appli	s not req es to yo	uired to, waive your fee, and may ur family size and you are unable	do so only if to pay the fee	otion only if you are filing for Chapter 7. By f your income is less than 150% of the off te in installments). If you choose this option (Difficial Form 103B) and file it with your pe	ficial poverty line that on, you must fill out
9.		Have you filed for bankruptcy within the last 8 years?	■ No.					
			☐ Yes.					
		, Julius 1	<b>—</b> 103.	District	V	Vhen	Case number	
				District		Vhen	Case number	
				District	V	Vhen	Case number	
10.	Are any bankruptcy		■ No					
	filed not f you,	s pending or being by a spouse who is iling this case with or by a business ner, or by an ate?	☐ Yes.					
				Debtor			Relationship to you	
				District	V	Vhen	Case number, if known	
				Debtor			Relationship to you	
				District	V	Vhen	Case number, if known	
11.		ou rent your lence?	■ No.	Go to I	line 12.			
	resid	ende f	☐ Yes.	Has yo	our landlord obtained an eviction j	udgment agai	inst you?	
					No. Go to line 12.			
					Yes. Fill out <i>Initial Statement Ab</i> this bankruptcy petition.	out an Evictio	on Judgment Against You (Form 101A) a	nd file it as part of

Debtor 1 Kameron J Alexander

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Kameron J Alexander

Debtor 1

Deb	otor 2 Anais Alexander				Case number (if known)			
Par	Report About Any Bu	ısinesses	You Own	as a Sole Proprie	tor			
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.				
		☐ Yes.	☐ Yes. Name and location of business					
	A sole proprietorship is a							
	business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.			of business, if any				
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	er, Street, City, Sta	te & ZIP Code			
	it to this petition.		Check	the appropriate bo	ox to describe your business:			
				Health Care Busin	ness (as defined in 11 U.S.C. § 101(27A))			
				Single Asset Real	I Estate (as defined in 11 U.S.C. § 101(51B))			
				Stockbroker (as d	defined in 11 U.S.C. § 101(53A))			
				Commodity Broke	er (as defined in 11 U.S.C. § 101(6))			
				None of the above	e			
Chapter 11 of the Bankruptcy Code and are you a small business debtor, you must attach you a small business debtor, you must attach you as small business in 11 U.S.C. 1116(1)(B).		court must know whether you are a small business debtor so that it can set appropriate a small business debtor, you must attach your most recent balance sheet, statement of federal income tax return or if any of these documents do not exist, follow the procedure						
	debtor?  For a definition of small	■ No.	I am n	ot filing under Char	oter 11.			
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am fi Code.	ling under Chapter	11, but I am NOT a small business debtor according to the definition in the Bankruptcy			
		☐ Yes.	I am fi	ling under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.			
Par	t 4: Report if You Own or	· Have Any	/ Hazardo	us Property or An	y Property That Needs Immediate Attention			
14.	Do you own or have any	■ No.						
	property that poses or is alleged to pose a threat	□ Yes.						
	of imminent and	□ 165.	What is t	he hazard?				
	identifiable hazard to public health or safety?							
	Or do you own any		16 :	:				
	property that needs immediate attention?			iate attention is why is it needed?				
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	the property?				
					Number, Street, City, State & Zip Code			

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Debtor 1 Kameron J Alexander

Debtor 2 Anais Alexander Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

#### Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filled for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 □ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

■ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 18-80458 Doc 1 Filed 03/07/18 Entered 03/07/18 12:58:16 Desc Main Document Page 6 of 49

	otor 1 otor 2	Kameron J Alexar Anais Alexander	der	Document	Case nu	mber (if known)				
Par	t 6:	Answer These Questi	ons for Re	eporting Purposes						
	Wha	t kind of debts do	16a.	Are your debts primarily consun		defined in 11 U.S.C. § 101(8) as "incurred by an				
	you	have?		individual primarily for a personal, family, or household purpose."						
				No. Go to line 16b.						
			16b.	<ul> <li>Yes. Go to line 17.</li> <li>Are your debts primarily business debts? Business debts are debts that you incurred to obtain</li> </ul>						
			100.	money for a business or investmer						
				☐ No. Go to line 16c.						
				☐ Yes. Go to line 17.						
			16c.	State the type of debts you owe that	at are not consumer debts or bus	iness debts				
17.		you filing under oter 7?	□ No.	I am not filling under Chapter 7. Go	to line 18.					
	after	ou estimate that any exempt erty is excluded and	■ Yes.	I am filing under Chapter 7. Do you are paid that funds will be available		property is excluded and administrative expenses ors?				
		administrative expenses are paid that funds will be available for distribution to unsecured creditors?		■ No						
	be a distr			☐ Yes						
18.		How many Creditors do you estimate that you owe?	<b>1</b> -49		<b>1</b> ,000-5,000	<b>2</b> 5,001-50,000				
			□ 50-99		☐ 5001-10,000 ☐ 40,004,05,000	☐ 50,001-100,000				
			☐ 100-19 ☐ 200-9		□ 10,001-25,000	☐ More than100,000				
19.		How much do you	<b>S</b> 0 - \$	50.000	□ \$1,000,001 - \$10 million	☐ \$500,000,001 - \$1 billion				
		nate your assets to orth?	□ \$50,00	01 - \$100,000	□ \$10,000,001 - \$50 million	\$1,000,000,001 - \$10 billion				
			□ \$100,001 - \$500,000 □ \$500,001 - \$1 million		□ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million	☐ \$10,000,000,001 - \$50 billion☐ More than \$50 billion				
20.		much do you	<b>□</b> \$0 - \$	50,000	☐ \$1,000,001 - \$10 million	☐ \$500,000,001 - \$1 billion				
	estir to be	nate your liabilities e?	\$50,0	01 - \$100,000	□ \$10,000,001 - \$50 million	\$1,000,000,001 - \$10 billion				
			. ,	001 - \$500,000 001 - \$1 million	□ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million	☐ \$10,000,000,001 - \$50 billion☐ More than \$50 billion				
			\$500,0	JU1 - \$1 million	—	wore than too silien				
Par	t 7:	Sign Below								
For	you		I have ex	amined this petition, and I declare u	nder penalty of perjury that the in	formation provided is true and correct.				
						ible, under Chapter 7, 11,12, or 13 of title 11, I choose to proceed under Chapter 7.				
				rney represents me and I did not part, I have obtained and read the notion		s not an attorney to help me fill out this ).				
			I request	relief in accordance with the chapte	r of title 11, United States Code,	specified in this petition.				
				cy case can result in fines up to \$25		ey or property by fraud in connection with a 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519,				
			/s/ Kam	eron J Alexander	/s/ Anais Ale					
				n J Alexander of Debtor 1	<b>Anais Alexa</b> Signature of Do					
			Executed	on <u>March 7, 2018</u> MM / DD / YYYY	Executed on	March 7, 2018 MM / DD / YYYY				

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		Document	Page 7 of 49		
Debtor 1 Debtor 2	Anais Alexander	nder		Case number (if known)	
•	attorney, if you are ed by one	I, the attorney for the debtor(s) named in this under Chapter 7, 11, 12, or 13 of title 11, Uni for which the person is eligible. I also certify	ited States Code, and hav	e explained the relief a	vailable under each chapter
•	not represented by ey, you do not need a page.	and, in a case in which § 707(b)(4)(D) applie schedules filed with the petition is incorrect.		\ /	. , , , ,
		/s/ David H. Carter	Date	March 7, 2018	
		Signature of Attorney for Debtor		MM / DD / YYYY	
		David H. Carter Printed name			
		David H. Carter			
		Firm name			
		308 W. State St., Suite 215 Rockford, IL 61101			

Email address

Number, Street, City, State & ZIP Code
Contact phone 815/968-8900

6204782 IL Bar number & State Case 18-80458 Doc 1 Filed 03/07/18 Entered 03/07/18 12:58:16 Desc Main

		DOGUIII	eni Faue o ul 49	
Fill in this infor	mation to identify your	case:		
Debtor 1	Kameron J Alexa	nder		
	First Name	Middle Name	Last Name	
Debtor 2	<b>Anais Alexander</b>			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				<b>-</b> 0
(if known)				Check if this is an amended filing

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your as Value o	ssets f what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	15,300.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	15,300.00
Par	t2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	20,000.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	32,021.02
	Your total liabilities	\$	52,021.02
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	3,046.80
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	3,015.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sch	nedules.
	■ Yes		

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

the court with your other schedules.

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Page 9 of 49 Document Debtor 1 Kameron J Alexander Debtor 2 Case number (if known)

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.

4,464.80 \$

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

Anais Alexander

	Total claim	
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

C	ase 10-00450 i	Documen		710 12.30.10 De	30 Mairi
ill in this infor	mation to identify your		1 0000 10 01 40		
Debtor 1	Kameron J Alexa	nder			
	First Name	Middle Name	Last Name		
Debtor 2 Spouse, if filing)	Anais Alexander First Name	Middle Name	Last Name		
Jnited States Ba	ankruptcy Court for the:	NORTHERN DISTRICT OF	ILLINOIS		
Case number					☐ Check if this is an amended filing
Official Fo	rm 106A/B				
	le A/B: Prop	ortv			40/45
			e. If an asset fits in more than o	no octogory list the secot in	12/15
ink it fits best. E	Be as complete and accura re space is needed, attach	te as possible. If two married p	people are filing together, both a On the top of any additional pag	re equally responsible for su	pplying correct
Part 1: Describe	Each Residence, Building	, Land, or Other Real Estate Yo	ou Own or Have an Interest In		
Do you own or	have any legal or equitable	e interest in any residence, bui	ilding, land, or similar property?		
<b>.</b>		•			
No. Go to Pa					
☐ Yes. Where	is the property?				
Part 2: Describe	Your Vehicles				
□ No ■ Yes	aono, maotoro, o <b>po</b> rran	ility vehicles, motorcycles			
-	Olds	Who has an interest	t in the property? Check one	Do not deduct secured of the amount of any secure	aims or exemptions. Put ed claims on Schedule D:
-	Achiva	Debtor 1 only			ms Secured by Property.
Year:	1998	Debtor 2 only		Current value of the	Current value of the
Approxima Other infor		Debtor 1 and Deb		entire property?	portion you own?
Other into	mation.	At least one of the	e debtors and another		
		Check if this is constructions	community property	\$1,000.00	\$1,000.00
3.2 Make:	Chevy	Who has an interes	t in the property? Check one		aims or exemptions. Put
Model:	Cruze	☐ Debtor 1 only			ed claims on Schedule D: ims Secured by Property.
Year:	2016	☐ Debtor 2 only		Current value of the	Current value of the
Approxima	te mileage:	■ Debtor 1 and Deb	otor 2 only	entire property?	portion you own?
Other infor	mation:	At least one of the	e debtors and another		
		Check if this is c	community property	\$10,000.00	\$10,000.00
-		<del></del>			
Watercraft a	ircraft motor homes A	TVs and other recreational	vehicles, other vehicles, and	d accessories	
			els, snowmobiles, motorcycle a		
_		-	·		
■ No					
☐ Yes					

Official Form 106A/B Schedule A/B: Property page 1

ebtor 1 ebtor 2	Kameron J	Alexander		Filed 03/07/18 Document	Page 11 of 49		Desc Main
							\$11,000.00
_					ving items?		Current value of the portion you own? Do not deduct secured claims or exemptions.
Example No	<i>les:</i> Major appliar			nina, kitchenware			ciains of exemptions.
		old furn	iture, TV, I	bedroom sets, child	ren's items, kitchen good	s	\$1,000.00
Example ■ No	les: Televisions a including cell				oment; computers, printers, sc	anners; music o	collections; electronic devices
Collecti Examp	ibles of value les: Antiques and other collecti				oks, pictures, or other art objec	cts; stamp, coin	, or baseball card collections;
Example ■ No	les: Sports, photo musical instr	graphic, ex		other hobby equipment;	bicycles, pool tables, golf club	s, skis; canoes	and kayaks; carpentry tools;
Exam <sub>i</sub> ■ No	ples: Pistols, rifle	s, shotguns,	, ammunitior	n, and related equipmer	t		
Exam <sub>i</sub> □ No	<i>ples:</i> Everyday cl	othes, furs,	leather coat	s, designer wear, shoes	, accessories		
		necessa	ary wearing	g apparel			\$200.00
		necessa	ary wearing	g apparel			\$300.00
Exam <sub>i</sub> ■ No □ Yes.  Non-fa Exam <sub>i</sub> ■ No □ Yes.	ples: Everyday je  Describe  arm animals ples: Dogs, cats,  Describe	birds, horse	es				gold, silver
	Add the pages  It 3: Decorate pages  It 3: D	Add the dollar value of pages you have attach  Add the dollar value of pages you have attach  Bescribe Your Person you own or have any less Major appliant No  Yes. Describe  Electronics  Examples: Televisions and including cell  No  Yes. Describe  Collectibles of value  Examples: Antiques and other collecti  No  Yes. Describe  Equipment for sports and musical instruents of the page of	Kameron J Alexander Anais Alexander  Add the dollar value of the portion pages you have attached for Part  Add the dollar value of the portion pages you have attached for Part  T3: Describe Your Personal and House you own or have any legal or equal to you own	Add the dollar value of the portion you own finages you have attached for Part 2. Write that pages you have attached for Part 2. Write that pages you have attached for Part 2. Write that pages you have attached for Part 2. Write that pages you have attached for Part 2. Write that pages you have attached for Part 2. Write that pages you have attached for Part 2. Write that pages you have attached for Part 2. Write that pages you have any legal or equitable intermediate the pages of	Add the dollar value of the portion you own for all of your entries frages you have attached for Part 2. Write that number here	Add the dollar value of the portion you own for all of your entries from Part 2, including any entrages you have attached for Part 2. Write that number here	Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here

■ No

■ N

☐ Yes. Give specific information.....
Official Form 106A/B

Case 18-80458 Doc 1 Filed 03/07/18 Entered 03/07/18 12:58:16 Desc Main Document Page 12 of 49 Debtor 1 Kameron J Alexander Debtor 2 **Anais Alexander** Case number (if known) 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1,500.00 for Part 3. Write that number here ..... Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition \$100.00 Cash 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: Yes..... \$100.00 Checking Chase Chase \$100.00 17.2. Savings 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans □ No Yes. List each account separately. Institution name: Type of account:

#### 22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company *Examples*: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

■ No

401(k)

\$2,000.00

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#### State Farm whole lif

value:

State Farm whole life

term life \$0.00

#### 32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

■ No

page 4

\$500.00

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63. Total of all property on Schedule A/B. Add line 55 + line 62 \$15,300.00

\$0.00

Copy personal property total

\$15,300.00

Official Form 106A/B Schedule A/B: Property page 5

62. Total personal property. Add lines 56 through 61...

\$15,300.00

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			7.11	
Fill in this infor	mation to identify your	case:		
Debtor 1	Kameron J Alexa	nder		
	First Name	Middle Name	Last Name	
Debtor 2	Anais Alexander			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				☐ Check if this is
,				amended filing

## Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify th	e Property	You Claim	as Exempt
---------	-------------	------------	-----------	-----------

1.	Which set of exemptions are	you claiming?	Check one only.	even if	your spouse i	s filind	with	vou.

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
\$1,000.00		\$1,000.00	735 ILCS 5/12-1001(c)
		100% of fair market value, up to any applicable statutory limit	
\$1,000.00		\$700.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
\$200.00		\$200.00	735 ILCS 5/12-1001(a)
		100% of fair market value, up to any applicable statutory limit	
\$300.00		\$300.00	735 ILCS 5/12-1001(a)
		100% of fair market value, up to any applicable statutory limit	
		£400.00	735 ILCS 5/12-1001(b)
\$100.00		\$100.00	
	\$1,000.00	\$1,000.00	Copy the value from Schedule A/B  \$1,000.00  \$1,000.00  \$1,000.00  \$1,000.00  \$1,000.00  \$1,000.00  \$700.00  \$700.00  \$100% of fair market value, up to any applicable statutory limit  \$200.00  \$200.00  \$300.00  \$300.00  \$300.00  \$100% of fair market value, up to any applicable statutory limit

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Debtor 2 **Anais Alexander** Case number (if known) Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B Savings: Chase 735 ILCS 5/12-1001(b) \$100.00 \$100.00 Line from Schedule A/B: 17.2 100% of fair market value, up to any applicable statutory limit 401(k): 735 ILCS 5/12-1006 \$2,000.00 \$2,000.00 Line from Schedule A/B: 21.1 100% of fair market value, up to any applicable statutory limit State Farm whole life 215 ILCS 5/238 \$500.00 \$500.00 Line from Schedule A/B: 31.1 100% of fair market value, up to any applicable statutory limit 2017 tax refunds 735 ILCS 5/12-1001(b) \$6,000.00 \$0.00 Line from Schedule A/B: 100% of fair market value, up to any applicable statutory limit Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Yes

Debtor 1

FIII	in this informati	on to identify you	r case:			
Deb		Kameron J Alex			_	
	•	First Name	Middle Name Last Name			
		Anais Alexande First Name	<b>r</b> Middle Name Last Name		-	
	, 3,					
Unit	ed States Bankru	uptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS		-	
Cas (if kno	e number				_	if this is an
∩ffi	icial Form 1	06D				
			Who Have Claims Secured	d by Propert	:y	12/15
s ne			f two married people are filing together, both are equal, number the entries, and attach it to this form. O			
1. Do	any creditors have	e claims secured by	vour property?			
	☐ No. Check this	-		ou have nothing else	to report on this form.	
	_	s box and submit the	nis form to the court with your other schedules. Y	ou have nothing else	to report on this form.	
	Yes. Fill in all	s box and submit the	nis form to the court with your other schedules. Y	ou have nothing else	to report on this form.	
Part	Yes. Fill in all	s box and submit the of the information of the coured Claims	pelow.	Column A	to report on this form.	Column C
Part 2. Li	Yes. Fill in all List All Se st all secured clair	s box and submit the of the information ecured Claims  ms. If a creditor has records.	nis form to the court with your other schedules. Y	Column A		Column C Unsecured
Pari 2. Li for e	Yes. Fill in all List All Sest all secured claimach claim. If more	s box and submit the of the information occured Claims  ms. If a creditor has rethan one creditor has	pelow.  nore than one secured claim, list the creditor separately	Column A  Amount of claim Do not deduct the	Column B  Value of collateral that supports this	Unsecured portion
Pari 2. Li for e	Yes. Fill in all List All Sest all secured claimach claim. If more	s box and submit the of the information of the information of the cured Claims  ms. If a creditor has the claims in alphabetic	nore than one secured claim, list the creditor separately a particular claim, list the other creditors in Part 2. As	Column A  Amount of claim	Column B  Value of collateral that supports this claim	Unsecured
Pari 2. Li for e mucl	Yes. Fill in all List All Se st all secured clair ach claim. If more to as possible, list the	s box and submit the of the information of the information of the cured Claims  ms. If a creditor has the claims in alphabetic	nore than one secured claim, list the creditor separately a particular claim, list the other creditors in Part 2. As cal order according to the creditor's name.	Column A  Amount of claim  Do not deduct the value of collateral.	Column B  Value of collateral that supports this	Unsecured portion If any
Pari 2. Li for e mucl	Yes. Fill in all List All Se st all secured clair ach claim. If more in as possible, list th  Gm Financial	s box and submit the of the information of the information occurred Claims  ms. If a creditor has rethan one creditor has the claims in alphabetical occurred to the claims occurred to th	nois form to the court with your other schedules. Y below.  more than one secured claim, list the creditor separately a particular claim, list the other creditors in Part 2. As cal order according to the creditor's name.  Describe the property that secures the claim:	Column A  Amount of claim  Do not deduct the value of collateral.	Column B  Value of collateral that supports this claim	Unsecured portion If any
Pari 2. Li for e mucl	Yes. Fill in all  List All Se st all secured clair ach claim. If more to a spossible, list th  Gm Financial Creditor's Name  P.O. Box 183	s box and submit to of the information ecured Claims  ms. If a creditor has rethan one creditor has be claims in alphabetical economics.	nore than one secured claim, list the creditor separately a particular claim, list the other creditors in Part 2. As cal order according to the creditor's name.  Describe the property that secures the claim:  2016 Chevy Cruze  As of the date you file, the claim is: Check all that apply.	Column A  Amount of claim  Do not deduct the value of collateral.	Column B  Value of collateral that supports this claim	Unsecured portion If any
Part 2. Li for e mucl 2.1	Yes. Fill in all List All Se st all secured clair ach claim. If more to as possible, list the Gm Financial Creditor's Name  P.O. Box 183 Arlington, TX Number, Street, City	s box and submit to of the information of the information occured Claims  ms. If a creditor has rethan one creditor has reclaims in alphabetical claims in Alphabetical claims in State & Zip Code	nore than one secured claim, list the creditor separately a particular claim, list the other creditors in Part 2. As cal order according to the creditor's name.  Describe the property that secures the claim:  2016 Chevy Cruze  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed	Column A  Amount of claim  Do not deduct the value of collateral.	Column B  Value of collateral that supports this claim	Unsecured portion If any
Part 2. Li for e mucl 2.1	Yes. Fill in all List All Se st all secured clair ach claim. If more in as possible, list th Gm Financial Creditor's Name  P.O. Box 183 Arlington, TX Number, Street, City o owes the debt?	s box and submit to of the information of the information occured Claims  ms. If a creditor has rethan one creditor has reclaims in alphabetical claims in Alphabetical claims in State & Zip Code	nore than one secured claim, list the creditor separately a particular claim, list the other creditors in Part 2. As cal order according to the creditor's name.  Describe the property that secures the claim:  2016 Chevy Cruze  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed Nature of lien. Check all that apply.	Column A  Amount of claim  Do not deduct the value of collateral. \$20,000.00	Column B  Value of collateral that supports this claim	Unsecured portion If any
Part 2. Li for e much 2.1	Yes. Fill in all List All Se st all secured clair ach claim. If more to a spossible, list th Gm Financial Creditor's Name  P.O. Box 183 Arlington, TX Number, Street, City o owes the debt?	s box and submit to of the information of the information occured Claims  ms. If a creditor has rethan one creditor has reclaims in alphabetical claims in Alphabetical claims in State & Zip Code	nore than one secured claim, list the creditor separately a particular claim, list the other creditors in Part 2. As cal order according to the creditor's name.  Describe the property that secures the claim:  2016 Chevy Cruze  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed	Column A  Amount of claim  Do not deduct the value of collateral. \$20,000.00	Column B  Value of collateral that supports this claim	Unsecured portion If any
Part 2. Li for e mucl 2.1	Yes. Fill in all List All Se st all secured clair ach claim. If more to a spossible, list th Gm Financial Creditor's Name  P.O. Box 183 Arlington, TX Number, Street, City cowes the debt? Debtor 1 only Debtor 2 only	s box and submit the of the information of the information of the information of the cured Claims  ms. If a creditor has the claims in alphabetic laims in alphabetic	nore than one secured claim, list the creditor separately a particular claim, list the other creditors in Part 2. As cal order according to the creditor's name.  Describe the property that secures the claim:  2016 Chevy Cruze  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed Nature of lien. Check all that apply.  An agreement you made (such as mortgage or secar loan)	Column A  Amount of claim  Do not deduct the value of collateral. \$20,000.00	Column B  Value of collateral that supports this claim	Unsecured portion If any
Part 2. Li for e mucl 2.1	Yes. Fill in all List All Se st all secured claim ach claim. If more in as possible, list th Gm Financial Creditor's Name  P.O. Box 183 Arlington, TX Number, Street, City Debtor 1 only Debtor 2 only Debtor 1 and Debtor	s box and submit the of the information of the info	nore than one secured claim, list the creditor separately a particular claim, list the other creditors in Part 2. As cal order according to the creditor's name.  Describe the property that secures the claim:  2016 Chevy Cruze  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed Nature of lien. Check all that apply.  An agreement you made (such as mortgage or secar loan)  Statutory lien (such as tax lien, mechanic's lien)	Column A  Amount of claim  Do not deduct the value of collateral. \$20,000.00	Column B  Value of collateral that supports this claim	Unsecured portion If any
Pari 2. Li for e mucl	Yes. Fill in all List All Se st all secured clair ach claim. If more to a spossible, list th Gm Financial Creditor's Name  P.O. Box 183 Arlington, TX Number, Street, City cowes the debt? Debtor 1 only Debtor 2 only	s box and submit to of the information of the information occured Claims  ms. If a creditor has rethan one creditor has reclaims in alphabetic legistration of the claims in alphabetic legistration of t	nore than one secured claim, list the creditor separately a particular claim, list the other creditors in Part 2. As cal order according to the creditor's name.  Describe the property that secures the claim:  2016 Chevy Cruze  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed Nature of lien. Check all that apply.  An agreement you made (such as mortgage or secar loan)	Column A  Amount of claim  Do not deduct the value of collateral. \$20,000.00	Column B  Value of collateral that supports this claim	Unsecured portion If any

\$20,000.00 Add the dollar value of your entries in Column A on this page. Write that number here: If this is the last page of your form, add the dollar value totals from all pages. \$20,000.00 Write that number here:

#### Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

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Fill in this inforr	mation to identify your o			
Debtor 1	Kameron J Alexar	nder		
	First Name	Middle Name	Last Name	
Debtor 2	Anais Alexander			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	nkruptcy Court for the:	NORTHERN DISTRICT OF ILL	INOIS	
Case number				
(if known)				Check if this is an
				amended filing
Official Forn	n 106E/F			
		ho Have Unsecured	Claims	12/15
			Y claims and Part 2 for creditors with NONPRIORITY	
Schedule D: Credit left. Attach the Con name and case nur	ors Who Have Claims Secuninuation Page to this pagember (if known).	ured by Property. If more space is a e. If you have no information to rep	o not include any creditors with partially secured cla needed, copy the Part you need, fill it out, number the port in a Part, do not file that Part. On the top of any a	e entries in the boxes on the
	II of Your PRIORITY Un			
_ ′	ors have priority unsecured	d claims against you?		
No. Go to F	Part 2.			
☐ Yes.				
Part 2: List A	II of Your NONPRIORIT	Y Unsecured Claims		
3. Do any credito	ors have nonpriority unsec	ured claims against you?		
☐ No. You ha	ve nothing to report in this pa	art. Submit this form to the court with	your other schedules.	
Yes.				
unsecured clair	m, list the creditor separately	for each claim. For each claim listed	e creditor who holds each claim. If a creditor has more , identify what type of claim it is. Do not list claims already have more than three nonpriority unsecured claims fill out	y included in Part 1. If more
				Total claim
4.1 Accepta	ance Now	Last 4 digits of acc	ount number	\$1,000.00
	y Creditor's Name	When we the debt		
	State St. rd. IL 61108	When was the debt	incurred?	
	treet City State Zlp Code	As of the date you t	file, the claim is: Check all that apply	
Who incu	rred the debt? Check one.			
☐ Debtor	1 only	☐ Contingent		
☐ Debtor	2 only	☐ Unliquidated		
■ Debtor	1 and Debtor 2 only	☐ Disputed		
☐ At leas	st one of the debtors and and	other Type of NONPRIOR	ITY unsecured claim:	
	if this claim is for a comn	Па		
debt		☐ Obligations arisin	g out of a separation agreement or divorce that you did n	not
	im subject to offset?	report as priority clair		
No		☐ Debts to pension	or profit-sharing plans, and other similar debts	
☐ Yes		Other. Specify		

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Debto	Anais Alexander	Case number (if know)	
4.2	Americollect	Last 4 digits of account number	\$1,370.00
	Nonpriority Creditor's Name 1851 S. Alverno Rd. Manitowoc, WI 54221	When was the debt incurred?	Ψ1,370.00
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	lacktriangle Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.3	ATG Credit	Last 4 digits of account number	\$200.00
	Nonpriority Creditor's Name 1700 W. Corland St #201 Chicago, IL 60622	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	☐ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify collection	
4.4	Capital One	Last 4 digits of account number	\$600.00
	Nonpriority Creditor's Name P.O. Box 6492	When was the debt incurred?	
	Carol Stream, IL 60197  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only		
	<u> </u>	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	

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	1 Kameron J Alexander 2 Anais Alexander	Case number (if know)	
4.5	Comcast	Last 4 digits of account number	\$800.00
	Nonpriority Creditor's Name PO Box 3002	When was the debt incurred?	·
-	Southeastern, PA 19398  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify services	
4.6	ComEd	Last 4 digits of account number	\$210.00
	Nonpriority Creditor's Name P.O. Box 6111	When was the debt incurred?	
	Carol Stream, IL 60197  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	,	
	☐ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify services	
4.7	Credit Managment	Last 4 digits of account number	\$285.00
	Nonpriority Creditor's Name 4200 International Pkwy Carrollton, TX 75007	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	☐ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	

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	1 Kameron J Alexander 2 Anais Alexander	Case number (if know)	
4.8	Enhanced Recovery Comp	Last 4 digits of account number	\$450.00
	Nonpriority Creditor's Name PO Box 57547 Jacksonville, FL 32241	When was the debt incurred?	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	□ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	$\hfill \Box$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify collection	
4.9	Harris & Harris Nonpriority Creditor's Name	Last 4 digits of account number	\$362.00
	W. Jackson Blvd. Chicago, IL 60604	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	_	
	Debtor 1 only	Contingent	
	Debtor 2 only	Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	Student loans	
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify collection	
4.1	Kemper Manor	Last 4 digits of account number	\$13,400.00
U	Nonpriority Creditor's Name	<del></del>	
	2330 Kilburn Ave. Rockford, IL 61101	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other Specify eviction	
	·	— Other. Opedity	

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	or 1 Kameron J Alexander or 2 Anais Alexander	Case number (if know)	
4.1	KMart	Last 4 digits of account number	\$600.00
	Nonpriority Creditor's Name 5909 E. State St.	When was the debt incurred?	******
	Rockford, IL 61108  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify lease	
4.1	Mutual Management	Last 4 digits of account number	\$5,160.00
	Nonpriority Creditor's Name P.O. Box 8740 Rockford, IL 61126	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify collection	
4.1 3	National Credit Adjusters  Nonpriority Creditor's Name	Last 4 digits of account number	\$160.00
	P.O. Box 3023 Carol Stream, IL 60197	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	Student loans	
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify collection	

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Anais Alexander	Case number (if know)				
Nicor	Last 4 digits of account number	\$1,000.0			
Nonpriority Creditor's Name P.O. Box 5407	When was the debt incurred?	<b>¥1,00010</b>			
Carol Stream, IL 60197 Number Street City State Zlp Code	- As of the data was file the plaint in Observal all that such				
Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply				
Debtor 1 only	□ Continued				
Debtor 2 only	Contingent				
■ Debtor 1 and Debtor 2 only	☐ Unliquidated				
,	☐ Disputed  Type of NONPRIORITY unsecured claim:				
At least one of the debtors and another	Student loans				
☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not				
•	report as priority claims				
■ No	Debts to pension or profit-sharing plans, and other similar debts				
Yes	Other. Specify services				
Ped Medical	Last 4 digits of account number	\$3,008.00			
Nonpriority Creditor's Name P.O. Box 64378 Saint Paul, MN 55164	When was the debt incurred?				
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply				
Who incurred the debt? Check one.					
Debtor 1 only	☐ Contingent				
Debtor 2 only	☐ Unliquidated				
Debtor 1 and Debtor 2 only	☐ Disputed				
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
☐ Check if this claim is for a community	☐ Student loans				
lebt	☐ Obligations arising out of a separation agreement or divorce that you did not				
s the claim subject to offset?	report as priority claims				
No	Debts to pension or profit-sharing plans, and other similar debts				
Yes	Other. Specify				
Receivables Performance Mngmt	Last 4 digits of account number	\$1,302.02			
Nonpriority Creditor's Name 20816 44th Ave.	When was the debt incurred?				
Lynnwood, WA 98036					
Number Street City State ZIp Code	As of the date you file, the claim is: Check all that apply				
Who incurred the debt? Check one.  ☐ Debtor 1 only					
	Contingent				
Debtor 2 only	Unliquidated				
Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:				
At least one of the debtors and another	Student loans				
☐ Check if this claim is for a community debt					
Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims				
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts				
□ Yes	■ Other Specify collection/Sprint				

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	1 Kameron J Alexander 2 Anais Alexander	Case number (if know)	
4.1 7	Rockford Fire Department	Last 4 digits of account number	\$800.00
	Nonpriority Creditor's Name P.O. Box 8750	When was the debt incurred?	
	Carol Stream, IL 60197  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	• ,	
	☐ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.1	Rockford Merchantile	Last 4 digits of account number	\$150.00
	Nonpriority Creditor's Name 2502 S. Alpine Rd.	When was the debt incurred?	
	Rockford, IL 61108  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify collection	
4.1	Security Finance	Last 4 digits of account number	\$1,000.00
	Nonpriority Creditor's Name 3618 E. State St. Rockford, IL 61108	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	☐ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify loan	

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2 Anais Alexander	Case number (if know)	
SW Credit Systems	Last 4 digits of account number	\$1
Nonpriority Creditor's Name 4120 International Pkwy #1100	When was the debt incurred?	
Carrollton, TX 75007  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.  ☐ Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
■ Debtor 1 and Debtor 2 only	Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	Debts to pension or profit-sharing plans, and other similar debts	
Yes	■ Other. Specify collection	

#### Part 3: List Others to Be Notified About a Debt That You Already Listed

#### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				-	Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
					Total Claim
Total	6f.	Student loans	6f.	\$	0.00
claims from Part 2	6g.	Obligations arising out of a separation agreement or divorce that	60	\$	0.00
	6h.	you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	6g. 6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	32,021.02
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	32,021.02

<sup>5.</sup> Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

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Fill in this infor	mation to identify your	case:		
Debtor 1	Kameron J Alexa	nder		
	First Name	Middle Name	Last Name	
Debtor 2	Anais Alexander			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this amended fil

## Official Form 106G

## **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	whom you have the r, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
2.2					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.3	*				
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.4	•				
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.5					
	Name				
	Number	Street			
	City		State	ZIP Code	<del></del>

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		Docume	ent Page 27 o	of 49
Fill in this i	nformation to identify your	case:		
Debtor 1	Verneren I Aleve	n dar		
Debioi i	Kameron J Alexa First Name	Middle Name	Last Name	
Debtor 2	Anais Alexander			
(Spouse if, filing		Middle Name	Last Name	
United State	es Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)	er			Chook if this is an
(ii idiowii)				☐ Check if this is an amended filing
Official	Form 106H			
		•		
Schedu	ule H: Your Cod	ebtors		12/15
your name a	a number the entries in the and case number (if known) ou have any codebtors? (if v	. Answer every questior	i.	o this page. On the top of any Additional Pages, write as a codebtor.
´	,	, ou are iming a joint case,	as not not onnot opposed	30 4 55455.0.1
■ No □ Yes				
	in the last 8 years, have you , California, Idaho, Louisiana,			y? (Community property states and territories include ington, and Wisconsin.)
	Go to line 3.			
☐ Yes.	Did your spouse, former spou	use, or legal equivalent liv	e with you at the time?	
in line 2	2 again as a codebtor only i 06D), Schedule E/F (Official	f that person is a guarar	ntor or cosigner. Make	if your spouse is filing with you. List the person shown sure you have listed the creditor on Schedule D (Official 6G). Use Schedule D, Schedule E/F, or Schedule G to fil
•	column 1: Your codebtor ame, Number, Street, City, State and ZI	P Code		Column 2: The creditor to whom you owe the debt Check all schedules that apply:
3.1				☐ Schedule D, line
	ame			Schedule E/F, line
				☐ Schedule G, line
				☐ Scriedule G, line
	umber Street			_
Ci	ity	State	ZIP Code	
3.2				☐ Schedule D, line
	ame			Schedule E/F, line
				Schedule G, line
	umber Street ity	State	ZIP Code	
C.	,	State	Zii Oode	

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Eill	in this information to identify your c	2000								
	otor 1 Kameron J									
	otor 2 Anais Alexa	ander								
Uni	ted States Bankruptcy Court for the	e: NORTHERN DISTRIC	CT OF ILLINOIS							
	se number nown)		-			□ A		d filing ent show	ving postpetition e following date:	
0	fficial Form 106I					M	IM / DD/ Y	YYY		
S	chedule I: Your Inc	ome								12/15
spo	plying correct information. If you use. If you are separated and you ch a separate sheet to this form.  T1: Describe Employment  Fill in your employment	ur spouse is not filing w On the top of any additi	ith you, do not onal pages, wr	include infor	mati	on about	your spo imber (if I	ouse. If known)	more space is . Answer every	needed,
	information.		Debtor 1						-filing spouse	
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	Employment status ☐ Employed ☐ Not employed				<ul><li>■ Employed</li><li>□ Not employed</li></ul>			
		Occupation	assembler				massag	ge ther	apist	
	Include part-time, seasonal, or self-employed work.	Employer's name	Drawing Te	chnology			Optimu	m Reh	ab	
	Occupation may include student or homemaker, if it applies.	Employer's address								
		How long employed t	here? <u>2</u> y	ears			_2	years		
Esti	mate monthly income as of the duse unless you are separated.	•	you have nothin	g to report for	any	line, write	\$0 in the	space.	Include your nor	n-filing
	u or your non-filing spouse have m e space, attach a separate sheet to		ombine the infor	mation for all	empl	oyers for	that perso	n on the	e lines below. If y	you need
						For Deb	otor 1		Debtor 2 or filing spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			e. 2.	\$	2,	,424.80	\$	2,040.00	
3.	Estimate and list monthly over	time pay.		3.	+\$		0.00	+\$_	0.00	
4.	Calculate gross Income. Add li	ne 2 + line 3.		4.	\$	2,42	24.80	\$	2,040.00	

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	tor 1 tor 2	Kameron J Alexander Anais Alexander	-		Case	number (if kno	wn)				
					For	Debtor 1			Debtor 2		
	Cop	by line 4 here	4.		\$_	2,424.	80	\$	2,0	040.00	_
5.	List	all payroll deductions:									
	5a.	Tax, Medicare, and Social Security deductions	5a	a.	\$	368.	00	\$		472.00	
	5b.	Mandatory contributions for retirement plans	5b		\$		00	\$		0.00	_
	5c.	Voluntary contributions for retirement plans	50		\$-		00	\$		0.00	
	5d.	Required repayments of retirement fund loans	50	d.	\$		00	\$		0.00	_
	5e.	Insurance	5e	€.	\$	512.	00	\$	=======================================	0.00	<del>_</del> 
	5f.	Domestic support obligations	5f.		\$	0.	00	\$		0.00	_
	5g.	Union dues	50	j.	\$_	0.	00	\$		0.00	
	5h.	Other deductions. Specify: 401 K	5h	1.+	\$	66.	00	+ \$		0.00	_
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$_	946.	00	\$	-	472.00	_
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$_	1,478.	80	\$	1,	568.00	_
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a	a	\$	0	00	\$		0.00	
	8b.	Interest and dividends	8b		\$		00	\$		0.00	_
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.			\$		00	\$		0.00	_
	8d.	Unemployment compensation	80	d.	\$		00	\$		0.00	_
	8e.	Social Security	86	€.	\$_	0.	00	\$		0.00	_
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income	8f.		\$_ \$_		00	\$		0.00	_
	8g. 8h.		89	ا. ۱.+	\$ _		00	, ¢—		0.00	_
	OII.	Other monthly income. Specify:	_ 01	I.T 	Ψ_	U.	00	+ \$		0.00	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.		\$	0.	00	\$		0.0	0
10	Cal	culate monthly income. Add line 7 + line 9.	10.	\$		1,478.80	۰	1 50	68.00	= \$	3,046.80
10.		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	Ψ_		1,470.00	΄   Ψ -	1,50	30.00	-  <sup>•</sup> -	3,040.00
11.	Incli othe Do i	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not cify:	depe			•			chedule 11.		0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The reside that amount on the Summary of Schedules and Statistical Summary of Certailies							12.	\$	3,046.80
13.	Do	you expect an increase or decrease within the year after you file this form	?							Combi monthl	ned ly income
		No.									
	П	Yes. Explain:									

						•		
Fill i	n this informa	tion to identify yo	our case:					
Debt	tor 1	Kameron J A	Alexande	r		Che	eck if this is:	
Debter 0							An amended filing	
Debt	or 2 ouse, if filing)	Anais Alexa	nder					wing postpetition chapter f the following date:
` '								
Unite	ed States Bankr	ruptcy Court for the	: NORTH	IERN DISTRICT OF ILLIN	IOIS		MM / DD / YYYY	
	e number nown)							
Of	ficial Fo	rm 106J						
Sc	hedule	J: Your	Exper	ISAS				12/1
Be a info num	as complete a rmation. If mater (if know	and accurate as lore space is ne n). Answer evel	s possible eded, atta ry questio	. If two married people a ch another sheet to this				
Part 1.	Is this a joir	ribe Your House	ehold					
••	□ No. Go to							
			in a separ	ate household?				
	■ N		·					
		-	st file Offic	al Form 106J-2, Expenses	s for Separate House	ehold of Del	btor 2.	
2.	Do you have	e dependents?	□ No					
	Do not list D Debtor 2.	-	Yes.	Fill out this information for each dependent	Dependent's relati		Dependent's age	Does dependent live with you?
	Do not state dependents				child		4 months	□ No ■ Yes
								□ No
					child		3	■ Yes □ No
								□ No □ Yes
								□ No
•	_							☐ Yes
3.	expenses o	penses include f people other t d your depende	han $\Box$	No Yes				
exp	mate your ex		our bankr	uptcy filing date unless				apter 13 case to report of the form and fill in the
the		h assistance an		government assistance cluded it on <i>Schedule I:</i>			Your exp	penses
4.		or home owners and any rent for th		ses for your residence.	Include first mortgage	e 4.	\$	450.00
	If not includ	led in line 4:						
	4a. Real e	estate taxes				4a.	\$	0.00
		rty, homeowner's	s, or renter	's insurance		4b.		0.00
				ipkeep expenses		4c.	·	110.00
5.		owner's associat		dominium dues <b>our residence,</b> such as ho	nme equity loans	4d. 5.	·	0.00 0.00
J.	a.i.i.oiiai i	sage payiii	ioi y	Joingsilve, Judii as IIC	mo oquity idalis	٥.	₩	0.00

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Debtor 1 Debtor 2		ron J Alexander Alexander		ber (if known)	
Jebioi Z	Allais A	lexalidei		Dei (ii Kilowii)	
. Util	lities:				
6a.	Electricity	r, heat, natural gas	6a.	\$	350.00
6b.	Water, se	ewer, garbage collection	6b.	\$	60.00
6c.	Telephon	e, cell phone, Internet, satellite, and cable services	6c.	\$	175.00
6d.			6d.	\$	0.00
Foo	od and hous	sekeeping supplies	7.	\$	650.00
Chi	ildcare and	children's education costs	8.	\$	100.00
Clo	othing, laund	dry, and dry cleaning	9.	\$	150.00
. Per	rsonal care	products and services	10.	\$	50.00
. Me	dical and de	ental expenses	11.	\$	100.00
. Tra	nsportation	Include gas, maintenance, bus or train fare.			
Do	not include of	car payments.	12.	\$	200.00
		clubs, recreation, newspapers, magazines, and books	13.	\$	100.00
. Ch	aritable con	tributions and religious donations	14.	\$	0.00
	urance.				
		nsurance deducted from your pay or included in lines 4 or 2		•	
	a. Life insur		15a.	·	40.00
	<ol><li>Health ins</li></ol>		15b.	·	0.00
150	c. Vehicle in	nsurance	15c.	\$	100.00
		urance. Specify:	15d.	\$	0.00
		nclude taxes deducted from your pay or included in lines 4 o			
	ecify:		16.	\$	0.00
		lease payments:	47	•	
		nents for Vehicle 1	17a.	·	380.00
	. ,	nents for Vehicle 2	17b.	· —	0.00
	c. Other. Sp			·	0.00
	d. Other. Sp		17d.	\$	0.00
		s of alimony, maintenance, and support that you did not		\$	0.00
		your pay on line 5, Schedule I, Your Income (Official Fo		· -	
		s you make to support others who do not live with you.		\$	0.00
	ecify:	perty expenses not included in lines 4 or 5 of this form of	19.	ur Incomo	
		s on other property	20a.		0.00
	o. Real esta		20a. 20b.		
			20c.	·	0.00
		homeowner's, or renter's insurance		·	0.00
		nce, repair, and upkeep expenses	20d.	·	0.00
		ner's association or condominium dues	20e.	·	0.00
Oth	ner: Specify:		21.	+\$	0.00
Cal	Iculate vour	monthly expenses			
	a. Add lines 4	• •		\$	3,015.00
		22 (monthly expenses for Debtor 2), if any, from Official Form	n 106J-2	\$	
		2a and 22b. The result is your monthly expenses.		\$	3,015.00
220	. Add lifte 22	a and 22b. The result is your monthly expenses.		Ψ	3,013.00
Cal	lculate your	monthly net income.			
23a	a. Copy line	12 (your combined monthly income) from Schedule I.	23a.	\$	3,046.80
23b	o. Copy you	r monthly expenses from line 22c above.	23b.	-\$	3,015.00
					<u> </u>
230	c. Subtract y	your monthly expenses from your monthly income.	00	<u></u>	24 00
	The resul	t is your monthly net income.	23c.	\$	31.80
_				. f = O	
		an increase or decrease in your expenses within the ye ou expect to finish paying for your car loan within the year or do you			or decrease because of a
		ou expect to finish paying for your car loan within the year of do you e terms of your mortgage?	capeut your mortgage p	bayment to intrease	oi acoicase necause di a
	No.				
		Fuelais hass.			
$\Box$	Yes.	Explain here:			

Fill in this infor	mation to identify your	case:		
Debtor 1	Kameron J Alexa			
Dobto	First Name	Middle Name	Last Name	
Debtor 2	Anais Alexander			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an
				amended filing
Official Fori	m 106Dec			
	-	n Individual	<b>Debtor's Schedu</b>	iles 12/15
obtaining mone		n connection with a bank		false statement, concealing property, or to \$250,000, or imprisonment for up to 20
•				
Sig	ın Below			
Did you pa	ay or agree to pay some	one who is NOT an attor	ney to help you fill out bankruptc	y forms?
■ No				
☐ Yes.	Name of person			Attach Bankruptcy Petition Preparer's Notice,
				Declaration, and Signature (Official Form 119)
•	alty of perjury, I declare re true and correct.	that I have read the sum	mary and schedules filed with this	s declaration and
•				
	meron J Alexander		X /s/ Anais Alexander	•
	ron J Alexander ure of Debtor 1		Anais Alexander Signature of Debtor 2	
Signate			Olgitalate of Boblet 2	
Date	March 7, 2018		Date March 7, 201	18

Fill in	this inform	ation to identify you	r case:									
Debto	r 1	Kameron J Alex	ander									
		First Name	Middle Name	Last Name								
Debto		Anais Alexander		Lost Name								
(Spouse	e if, filing)	FIRST Name	Middle Name	Last Name								
United	d States Ban	kruptcy Court for the:	NORTHERN DISTRICT	r of Illinois								
Case (if know	number					☐ Check if this is an amended filing						
	cial For		Affairs for Indiv	iduals Filing fo	r Bankruptcy	4/10						
inform	ation. If mo	ore space is needed, ). Answer every que	attach a separate sheet t stion.	o this form. On the top o	are equally responsible for if any additional pages, write	supplying correct your name and case						
	Give Details About Your Marital Status and Where You Lived Before  hat is your current marital status?											
	Married Not marr	ied										
2. D	During the last 3 years, have you lived anywhere other than where you live now?											
	<ul> <li>■ No</li> <li>□ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.</li> </ul>											
C	Debtor 1 Pri	or Address:	Dates Debtor lived there	1 Debtor 2 Prio	or Address:	Dates Debtor 2 lived there						
					munity property state or ter rto Rico, Texas, Washington a							
	No Yes. Mal	se sure you fill out <i>Scl</i>	nedule H: Your Codebtors (	Official Form 106H).								
Part 2	Explain	the Sources of You	r Income									
Fi	ill in the total	amount of income yo	nployment or from operat u received from all jobs and have income that you rece	d all businesses, including		calendar years?						
<b>□</b>		n the details.										
			Debtor 1		Debtor 2							
			Sources of income Check all that apply.	Gross income (before deductions are exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)						
For last calendar year: (January 1 to December 31, 2017)			■ Wages, commissions, bonuses, tips	\$0.	00 ☐ Wages, commission bonuses, tips	ns, <b>\$0.00</b>						
			☐ Operating a business		☐ Operating a busines	SS						

Official Form 107

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Debtor 2 Anais Alexander					Case number (if known)							
					Debtor 1					Debtor 2		
					Sources	of income that apply.		s income e deductions and sions)	t	Sources of inc Check all that a		Gross income (before deductions and exclusions)
For the calendar year before that: (January 1 to December 31, 2016)			■ Wages, commissions, bonuses, tips \$50,00			\$50,000.00	0	☐ Wages, commissions, bonuses, tips		\$0.00		
					☐ Operat	ing a business				☐ Operating a	business	
			ar year: December 3	31, 2015 )	■ Wages	s, commissions, tips		\$25,000.00	0	☐ Wages, com bonuses, tips	missions,	\$0.00
					☐ Operat	ing a business				$\square$ Operating a	business	
	winnings. If you are filing a joint case List each source and the gross inco  No Yes. Fill in the details.			•		•			•			
	_	165. 1	Till itt tite det	alis.								
					Sources of Describe b		each	s income from source e deductions and sions)	t	Debtor 2 Sources of inc Describe below		Gross income (before deductions and exclusions)
Par	t 3:	List	Certain Pay	ments You	Made Befo	re You Filed for	Bankrup	tcy				
<b>).</b>	_	No.	Neither De individual p During the Individual P No. Individual P Yes  * Subject to Debtor 1 o	btor 1 nor D rimarily for a 90 days befo Go to line 7 List below e paid that cre not include o adjustment r Debtor 2 o	re you filed  re you filed  ach credito editor. Do ne payments to on 4/01/19  r both have	for bankruptcy, or for bankruptcy, or r to whom you pa to include payme or an attorney for and every 3 yea a primarily cons	did you pay aid a total a ents for do this bankr rs after the	e."  y any creditor a to  of \$6,425* or mor  mestic support ob  uptcy case.  at for cases filed of	otal or re in bligat	of \$6,425* or more pay tions, such as cher the date o	e? ments and thild support a	ne total amount you and alimony. Also, do
<ul> <li>■ No. Go to line 7.</li> <li>□ Yes List below each creditor to whom you paid a total of \$600 or m include payments for domestic support obligations, such as chattorney for this bankruptcy case.</li> </ul>												
	Cred	ditor's	Name and	Address		Dates of payme	ent	Total amount paid		Amount you still owe	Was this p	payment for
								paid		J 0 0		

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De	ebtor 2 Anais Alexander		Cas	e number (if known)		
7.	Within 1 year before you filed for bankrup Insiders include your relatives; any general p					
	of which you are an officer, director, person i a business you operate as a sole proprietor. alimony.	in control, or owner of 20% of	or more of their voting	g securities; and a	ny managing age	ent, including one fo
	<ul><li>No</li><li>Yes. List all payments to an insider.</li></ul>					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for th	nis payment
3.	Within 1 year before you filed for bankrup insider? Include payments on debts guaranteed or co		ments or transfer a	iny property on a	ccount of a deb	ot that benefited an
	■ No □ Yes. List all payments to an insider					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for the Include creditor	
Pa	rt 4: Identify Legal Actions, Repossession	ons, and Foreclosures				
9.	Within 1 year before you filed for bankrup List all such matters, including personal injur modifications, and contract disputes.					
	■ No □ Yes. Fill in the details.					
	Case title Case number	Nature of the case	Court or agency		Status of the	case
10.	Within 1 year before you filed for bankrup Check all that apply and fill in the details belo		erty repossessed, f	oreclosed, garnis	shed, attached,	seized, or levied?
	<ul><li>No. Go to line 11.</li><li>Yes. Fill in the information below.</li></ul>					
	Creditor Name and Address	Describe the Property	Al .	Date		Value of the property
11.	Within 90 days before you filed for bankru			nancial institutior	ı, set off any an	nounts from your
	<ul><li>accounts or refuse to make a payment be</li><li>No</li><li>Yes. Fill in the details.</li></ul>	cause you owed a debt?				
	Creditor Name and Address	Describe the action the	e creditor took	Date taker	action was	Amount
12.	Within 1 year before you filed for bankrup court-appointed receiver, a custodian, or		erty in the possess			t of creditors, a
	■ No □ Yes					
Pa	rt 5: List Certain Gifts and Contributions	3				
13.	Within 2 years before you filed for bankru ■ No	ıptcy, did you give any gift	s with a total value	of more than \$60	0 per person?	
	☐ Yes. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person	Describe the gifts		Date: the g	s you gave lifts	Value
	Person to Whom You Gave the Gift and Address:					

Debtor 1

Kameron J Alexander

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Address

Person's relationship to you

property transferred

made

payments received or debts

paid in exchange

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Debtor 1 Kameron J Alexander
Debtor 2 Anais Alexander

Case number (if known)

19.	Within 10 years before you filed for bankruptcy beneficiary? (These are often called asset-protect No		y property to a	a self-settle	ed trust or similar device	of which you are a
	Yes. Fill in the details.  Name of trust	Description and v	alue of the pro	operty trans	sferred	Date Transfer was
Par	t 8: List of Certain Financial Accounts, Instru	ıments, Safe Deposit	: Boxes, and S	torage Uni	ts	made
20.	Within 1 year before you filed for bankruptcy, v sold, moved, or transferred? Include checking, savings, money market, or o houses, pension funds, cooperatives, associat  No	ther financial accour	nts; certificate	s of deposi		
		ast 4 digits of ecount number	Type of acco	ount or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 yea cash, or other valuables?	r before you filed for	bankruptcy, a	iny safe de	posit box or other depos	itory for securities,
	■ No □ Yes. Fill in the details.					
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Describe	the contents	Do you still have it?
22.	Have you stored property in a storage unit or p  ■ No □ Yes. Fill in the details.	olace other than your	home within	1 year befo	re you filed for bankrupto	sy?
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, S State and ZIP Code)		Describe	the contents	Do you still have it?
<b>Pa</b> r 23.	Do you hold or control any property that some for someone.  No Yes. Fill in the details.		ude any prope	rty you bor	rowed from, are storing f	or, or hold in trust
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		Describe	the property	Value
Par	t 10: Give Details About Environmental Inform	nation				
For	the purpose of Part 10, the following definitions	s apply:				
Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardou toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.						
	Site means any location, facility, or property as to own, operate, or utilize it, including disposal	•	environmental	law, wheth	ner you now own, operate	e, or utilize it or used
<ul> <li>Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance hazardous material, pollutant, contaminant, or similar term.</li> </ul>				s waste, ha	nzardous substance, toxid	c substance,

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

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Debtor 1 Kameron J Alexander
Debtor 2 Anais Alexander

Case number (if known)

24.	Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?						
	No						
	Yes. Fill in the details.	O	English and all laws if any	Data of waller			
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice			
25.	Have you notified any governmental unit of an	ny release of hazardous material?					
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice			
26.	Have you been a party in any judicial or admir	nistrative proceeding under any enviro	onmental law? Include settlements a	nd orders.			
	No						
	Yes. Fill in the details.						
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case			
Par	11: Give Details About Your Business or Co	onnections to Any Business					
	<del></del>	-	of the following connections to any	husiness?			
27.							
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)						
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP) ☐ A partner in a partnership						
	☐ A partner in a partnership  ☐ An officer, director, or managing executive of a corporation						
	☐ An owner of at least 5% of the voting or equity securities of a corporation						
	No. None of the above applies. Go to Part 12.						
	Yes. Check all that apply above and fill in		F				
	Address	Describe the nature of the business	Employer Identification number Do not include Social Security number or I				
	(Number, Street, City, State and ZIP Code)	lame of accountant or bookkeeper	Dates business existed				
28.	Within 2 years before you filed for bankruptcy institutions, creditors, or other parties.	, did you give a financial statement to	anyone about your business? Inclu	de all financial			
	■ No □ Yes. Fill in the details below.						
	Name Address (Number, Street, City, State and ZIP Code)	Date Issued					
	(						

Filed 03/07/18 Entered 03/07/18 12:58:16 Desc Main Case 18-80458 Doc 1 Document Page 39 of 49 Kameron J Alexander Debtor 2 Anais Alexander Case number (if known) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Kameron J Alexander /s/ Anais Alexander Kameron J Alexander Anais Alexander Signature of Debtor 1 Signature of Debtor 2 Date March 7, 2018 March 7, 2018 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

■ No

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Fill in this inform	ation to identify your	case:		
Debtor 1	Kameron J Alexa	nder		
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing)	Anais Alexander First Name	Middle Name	Last Name	
United States Ban	kruptcy Court for the:	NORTHERN DIS	TRICT OF ILLINOIS	
Case number(if known)				☐ Check if this is an amended filing
If you are an indiv	t of Intentio	oter 7, you must fil	viduals Filing Under Chap	ter 7 12/15
you have lease You must file this	er is earlier, unless th	nd the lease has n ithin 30 days after	not expired.  You file your bankruptcy petition or by the date the time for cause. You must also send copies to	
	pple are filing together I date the form.	in a joint case, bo	oth are equally responsible for supplying correct	information. Both debtors must
	nd accurate as possib ur name and case nur		s needed, attach a separate sheet to this form. C	n the top of any additional pages,
Part 1: List You	ur Creditors Who Have	Secured Claims		
1. For any creditor information below	-	art 1 of Schedule D	Creditors Who Have Claims Secured by Prope	rty (Official Form 106D), fill in the
	ditor and the property the	nat is collateral	What do you intend to do with the property the secures a debt?	nat Did you claim the property as exempt on Schedule C?
Creditor's Gr	n Financial		■ Surrender the property.	■ No
name:			Retain the property and redeem it.	= 1.6
Description of	2016 Chavy Cruza		☐ Retain the property and enter into a	☐ Yes
property	2016 Chevy Cruze		Reaffirmation Agreement.  Retain the property and [explain]:	
securing debt:			Trotain the property and [explain].	
For any unexpired in the information	below. Do not list rea	ase that you listed I estate leases. Ur	in Schedule G: Executory Contracts and Unexp nexpired leases are leases that are still in effect; the trustee does not assume it. 11 U.S.C. § 365(p	the lease period has not yet ended.
Describe your un	expired personal prop	perty leases		Will the lease be assumed?
Loccorlo neme:				П.
Lessor's name: Description of leas	sed			□ No
Property:				☐ Yes
Lessor's name:				□ No
Description of leas	sed			
Property:				☐ Yes
Lessor's name:				
Official Form 108		Statement of Ir	ntention for Individuals Filing Under Chapter 7	page 1

page 1

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		Cameron J Alexander			
Deb	otor 2	anais Alexander		Case number (if known)	
	cription operty:	of leased			□ No
Les	sor's nam	ne:			□ No
	cription o	of leased			☐ Yes
	sor's nam				□ No
Pro	perty:				☐ Yes
	sor's nam				□ No
	cription on contract of the co	or reased			☐ Yes
	sor's nam				□ No
	perty:	n leaseu			☐ Yes
Part	3: Si	gn Below			
		ey of perjury, I declare that I have indicated in the subject to an unexpired lease.	ated my intention about any	y property of my estate that se	cures a debt and any personal
X		neron J Alexander		Anais Alexander	
Kameron J Alexander Signature of Debtor 1			Anais Alexander Signature of Debtor 2		
	Date	March 7, 2018	Date	March 7, 2018	

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 18-80458 Doc 1 Filed 03/07/18 Entered 03/07/18 12:58:16 Desc Main Document Page 46 of 49

B2030 (Form 2030) (12/15)

## **United States Bankruptcy Court**Northern District of Illinois

In	re	Kameron J A Anais Alexan				Case No.		
	-				Debtor(s)	Chapter	7	
		DIS	SCLOSURE OF	COMPENSATI	ON OF ATTO	ORNEY FOR D	EBTOR(S)	
1.	con	npensation paid t	.C. § 329(a) and Fed. Ba to me within one year be alf of the debtor(s) in con	efore the filing of the p	etition in bankruptc	y, or agreed to be paid	l to me, for service	
		For legal service	ces, I have agreed to acc	ept		\$	600.00	
			ng of this statement I ha				600.00	
		Balance Due					0.00	
2.	The	e source of the co	ompensation paid to me	was:				
		Debtor	☐ Other (specify):					
3.	The	e source of comp	pensation to be paid to m	e is:				
		Debtor	☐ Other (specify):					
4.		I have not agree	ed to share the above-dis	sclosed compensation	with any other perso	n unless they are men	nbers and associate	es of my law firm.
			o share the above-disclosement, together with a l					ıy law firm. A
5.	In	return for the abo	ove-disclosed fee, I have	agreed to render lega	l service for all aspe	cts of the bankruptcy	case, including:	
	b. c.	Preparation and Representation of [Other provision Negotiati reaffirma	debtor's financial situation filing of any petition, so of the debtor at the meeting as needed] ions with secured creation agreements and A) for avoidance of I	hedules, statement of ing of creditors and co editors to reduce to applications as ne	affairs and plan whi nfirmation hearing, o market value; e eeded; preparatio	ch may be required; and any adjourned he xemption planning	arings thereof;	nd filing of
6.	Ву	Represer	the debtor(s), the above- ntation of the debtors r adversary proceedi	s in any dischargea	include the following include the following ability actions, jud	ng service: dicial lien avoidand	ces, relief from s	stay actions or
				CERT	IFICATION			
this		ertify that the fore kruptcy proceedi	egoing is a complete stang.	tement of any agreeme	ent or arrangement f	or payment to me for	representation of th	ne debtor(s) in
	Mar	ch 7, 2018			/s/ David H. Car	ter		
	Date				David H. Carter			
					Signature of Attor.  David H. Carter	ney		
					308 W. State St.			
					Rockford, IL 61	101 ax: 815/968-9427		
					Name of law firm	aa. 013/300-342/		

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### **United States Bankruptcy Court** Northern District of Illinois

In re	Kameron J Alexander Anais Alexander		Case No.	
	Anais Alexander	Debtor(s)	Chapter	7
	V	ERIFICATION OF CREDITOR M	IATRIX	
		Number of	f Creditors:	21
	The above-named Debtor(s (our) knowledge.	s) hereby verifies that the list of credi	tors is true and	correct to the best of my
Date:	March 7, 2018	/s/ Kameron J Alexander Kameron J Alexander		
		Signature of Debtor		
Date:	March 7, 2018	/s/ Anais Alexander		
		Anais Alexander		
		Signature of Debtor		

Acceptance Now 7131 E. State St. Rockford, IL 61108

Americollect 1851 S. Alverno Rd. Manitowoc, WI 54221

ATG Credit 1700 W. Corland St #201 Chicago, IL 60622

Capital One P.O. Box 6492 Carol Stream, IL 60197

Comcast PO Box 3002 Southeastern, PA 19398

ComEd P.O. Box 6111 Carol Stream, IL 60197

Credit Managment 4200 International Pkwy Carrollton, TX 75007

Enhanced Recovery Comp PO Box 57547 Jacksonville, FL 32241

Gm Financial P.O. Box 183834 Arlington, TX 76096

Harris & Harris W. Jackson Blvd. Chicago, IL 60604

Kemper Manor 2330 Kilburn Ave. Rockford, IL 61101 KMart 5909 E. State St. Rockford, IL 61108

Mutual Management P.O. Box 8740 Rockford, IL 61126

National Credit Adjusters P.O. Box 3023 Carol Stream, IL 60197

Nicor P.O. Box 5407 Carol Stream, IL 60197

Ped Medical P.O. Box 64378 Saint Paul, MN 55164

Receivables Performance Mngmt 20816 44th Ave. Lynnwood, WA 98036

Rockford Fire Department P.O. Box 8750 Carol Stream, IL 60197

Rockford Merchantile 2502 S. Alpine Rd. Rockford, IL 61108

Security Finance 3618 E. State St. Rockford, IL 61108

SW Credit Systems 4120 International Pkwy #1100 Carrollton, TX 75007